

Appln No. 09/927,296

Amdt date November 3, 2003

Reply to Office action of June 3, 2003

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Withdrawn) A method for providing payments for insurance policies, comprising:
 - providing a credit card account;
 - providing an insurance account linked to the credit card account; and
 - crediting the insurance account each time a charge is made to the credit card account.
2. (Withdrawn) The method of claim 1, further comprising providing an account management Web site operably coupled to the credit card account and the insurance account.
3. (Withdrawn) The method of claim 1, wherein the insurance account is credited a fixed percentage of an amount charged to the credit card account.
4. (Withdrawn) The method of claim 1, wherein the insurance account is credited a variable percentage of an amount charged to the credit card account.
5. (Withdrawn) The method of claim 4, wherein the variable percentage is determined by the amount charged to the credit card account.

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6. (Withdrawn) The method of claim 4, wherein the variable percentage is determined by a balance amount of the credit card account.

7. (Withdrawn) The method of claim 1, further comprising making payments from the insurance account to pay an insurance policy's premiums.

8. (Withdrawn) The method of claim 7, wherein the type of insurance policy is selected from the group consisting of medical insurance, medical gap insurance, disability insurance, life insurance, and long term care insurance.

9. (Withdrawn) The method of claim 1, further comprising making payments from the insurance account to pay for an upgraded insurance policy.

10. (Withdrawn) The method of claim 1, further comprising making payments from the insurance account to make co-payments for services provided under an insurance policy.

11. (Withdrawn) A method for providing payments into a medical services account, comprising:

 providing a credit card account;

 providing an medical services account linked to the credit card account; and

 crediting the medical services account each time a charge is made to the credit card account.

12. The method of claim 11, further comprising providing an account management Web site operably coupled to the credit card account and the medical services account.

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13. (Withdrawn) The method of claim 11, wherein the medical services account is credited a fixed percentage of an amount charged to the credit card account.

14. (Withdrawn) The method of claim 11, wherein the medical services account is credited a variable percentage of an amount charged to the credit card account.

15. (Withdrawn) The method of claim 14, wherein the variable percentage is determined by the amount charged to the credit card account.

16. (Withdrawn) The method of claim 14, wherein the variable percentage is determined by a balance amount of the credit card account.

17. (Withdrawn) The method of claim 11, further comprising making payments from the medical services account to pay an insurance policy's premiums.

18. (Withdrawn) The method of claim 17, wherein the type of insurance policy is selected from the group consisting of medical insurance, medical gap insurance, disability insurance, and long term care insurance.

19. (Withdrawn) The method of claim 11, further comprising making payments from the medical services account to make co-payments for services provided under an insurance policy.

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20. (Withdrawn) The method of claim 11, further comprising making payments from the medical services account for a medical service.

21. (Withdrawn) The method of claim 20, further comprising making payments from the medical services account for a medical device.

22. (Withdrawn) The method of claim 20, further comprising making payments from the medical services account for a prescription drug purchase.

23. A data processing system adapted to provide payments for insurance policies, comprising:

 a processor; and

 a memory operably coupled to the processor and having program instructions stored therein, the processor being operable to execute the program instructions, the program instructions including:

 crediting an insurance account each time a charge is made to a credit card account linked to the insurance account.

24. The data processing system of claim 23, further comprising an account management Web site operably coupled to the credit card account and the insurance account.

25. The data processing system of claim 23, the program instructions further including crediting the insurance account a fixed percentage of an amount charged to the credit card account.

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26. The data processing system of claim 23, the program instructions further including crediting the insurance account a variable percentage of an amount charged to the credit card account.

27. The data processing system of claim 26, the program instructions further including determining the variable percentage from the amount charged to the credit card account.

28. The data processing system of claim 26, the program instructions further including determining the variable percentage from a balance amount of the credit card account.

29. The data processing system of claim 23, the program instructions further including making payments from the insurance account to pay an insurance policy's premiums.

30. The data processing system of claim 29, wherein the type of insurance policy is selected from the group consisting of medical insurance, medical gap insurance, disability insurance, life insurance, and long term care insurance.

31. The data processing system of claim 23, the program instructions further including making payments from the insurance account to pay for an upgraded insurance policy.

32. The data processing system of claim 23, the program instructions further including making payments from the insurance account to make co-payments for services provided under an insurance policy.

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33. (Withdrawn) A data processing system adapted to provide payments into a medical services account, comprising:

a processor; and

a memory operably coupled to the processor and having program instructions stored therein, the processor being operable to execute the program instructions, the program instructions including:

crediting a medical services account each time a charge is made to a credit card account linked to the medical services account.

34. (Withdrawn) The data processing system of claim 33, further comprising an account management Web site operably coupled to the credit card account and the medical services account.

35. (Withdrawn) The data processing system of claim 33, the program instructions further including crediting the medical services account a fixed percentage of an amount charged to the credit card account.

36. (Withdrawn) The data processing system of claim 33, the program instructions further including crediting the medical services account a variable percentage of an amount charged to the credit card account.

37. (Withdrawn) The data processing system of claim 36, the program instructions further including determining the variable percentage from the amount charged to the credit card account.

38. (Withdrawn) The data processing system of claim 36, wherein the variable percentage is determined by a balance amount of the credit card account.

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39. (Withdrawn) The data processing system of claim 33, further comprising making payments from the medical services account to pay an insurance policy's premiums.

40. (Withdrawn) The data processing system of claim 39, wherein the type of insurance policy is selected from the group consisting of medical insurance, medical gap insurance, disability insurance, and long term care insurance.

41. (Withdrawn) The data processing system of claim 33, the program instructions further including making payments from the medical services account to make co-payments for services provided under an insurance policy.

42. (Withdrawn) The data processing system of claim 33, the program instructions further including making payments from the medical services account for a medical service.

43. (Withdrawn) The data processing system of claim 42, the program instructions further including making payments from the medical services account for a medical device.

44. (Withdrawn) The data processing system of claim 42, the program instructions further including making payments from the medical services account for a prescription drug purchase.